

If you are a Medicare beneficiary, you may be eligible for a program that could save you over \$900 a year. Medicare Savings Programs help eligible people by paying Medicare premiums, deductibles and other Medicare-related costs. You can have either standard Medicare or a Medicare managed care plan. Applying is easy.

Call today for information and assistance – you could be putting money back in your pocket!

What types of expenses are covered?

Medicare Savings Programs may cover the following:

- Part A premiums
- Part B premiums
- Medicare co-payments
- Medicare deductibles

How do I find out if I qualify?

Thousands of people in Washington State qualify for a Medicare Savings Program. To find out if you might qualify, look at the income and asset charts in this brochure. For more information in your community, see the back of this brochure for the name and phone number of someone who can help you.





For more information in your community:

If you don't speak English, tell the person who answers the phone what language you speak.

An interpreter will help you.



Medicare Savings Programs

save money on medicare



Over \$900 per year
Put money back in your Social Security Check!

About The Medicare Savings Programs

There are three programs in Washington State:

Program One

Qualified Medicare Beneficiary (QMB) Program

- Pays your Part A premium
- Pays your Part B premium
- Pays your Medicare co-payments
- Pays any deductibles you have

Program Two

Specified Low-Income Medicare Beneficiary (SLMB)

• Pays your Part B premium

Program Three

Qualified Individual Program (QI-1)

• Pays your Part B premium

Find Out If You Qualify (Use This Personal Worksheet)

Follow the easy steps below to find out if you may qualify for a Medicare Savings Program.

- 1. Write down your **gross** monthly household income
- 2. Deduct \$20.00 disregard (one per household)
- 3. Compare **this total** to the chart below

Type of Medicare Program			Monthly Income (Individual)	Monthly Income (Couple)
Program	1	- QMB	Up to \$798	Up to \$1,061
Program	2	- SLMB	Up to \$957	Up to \$1,283
Program	3	- OI-1	Up to \$1.077	Up to \$1.444

Income amounts effective through March 31, 2006

4. Write down an estimate of your **total assets:**

Cash	\$
Stocks	
Bank accounts	
Real estate (NOT the home you live in)	
Certificates of deposit	
Recreational vehicles	
Savings bonds	\$
Tradance	<u> </u>
Total Assets	ς

5. Compare your **total assets** to the chart below:

Assets allowed for an individual\$4,000	
Assets allowed for a couple\$6,000	

6. If your monthly income is at or below any of the levels on the chart **and** your assets total less than \$4,000 for an individual or \$6,000 for a couple, you probably qualify for one of the Medicare Savings Programs!

Will These Benefits Affect My Estate?

Yes, beginning June 1, 2004 if you are receiving <u>both</u> Medicaid and a Medicare Savings Program.

How Do I Apply?

It's easy! contact your local Community Services Office (CSO).

- You can find your nearest CSO
 in the State Government (blue)
 pages in your telephone book. OR
- You can also call the Medical Assistance HelpLine at 1-800-562-3022. OR
- On the Internet, go to this website: https://wws2.wa.gov/ dshs/onlinecso/findservice.asp.